



Where Exceptional Products And Discriminating Advisors Connect

Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions
MarketFive FPDA	Strategy	Rate	105% Guaranteed Return at End of Surrender	(5 YEARS) 9, 8, 7, 6. ⁵⁰ , 5. ⁵⁰	10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 90 Days Terminal Illness Effective Yr. 2 Up To 75% of AV	Non-Qual. 0-90 Qual. 0-90	\$10,000	All Except: NY	6.00% 0-75
	S&P Annual P2P w/Cap Rate	7.50%								4.75% 76-80
	S&P Annual P2P w/ Performance Trigger	6.50%								3.50% 81-90
	S&P Monthly Average w/Participation	75%								
	S&P Dynamic Intraday Annual P2P Par	65%								
	S&P MARC 5 Annual P2P w/Participation	180%								
	Fixed One Year Rate	4.25%								
Remarks☞ Our best selling short-tern FIA. Strong strategies and a strong underlying guarantee of 105%. Commission reflects additional 1% promotion until 4/30/2025										
Market Seven FPDA	Strategy	Rate	107% Guaranteed Return at End of Surrender	(7 YEARS) 9, 8, 7, 6. ⁵⁰ , 5. ⁵⁰ , 4. ⁵⁰ , 3. ⁵⁰ %	10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 90 Days Terminal Illness Effective Yr. 2 Up To 75% of AV	Non-Qual. 0-85 Qual. 0-85	\$10,000	All Except: NY	6.50% 0-75
	S&P Annual P2P w/Cap Rate	8.00%								5.13% 76-80
	S&P Annual P2P w/ Performance Trigger	7.00%								3.75% 81-85
	S&P Monthly Average w/Participation	80%								
	S&P Dynamic Intraday Annual P2P Par	70%								
	S&P MARC 5 Annual P2P w/Participation	190%								
	Fixed One Year Rate	4.50%								
Remarks☞ Surrender Schedule in California – 8.30, 7.40, 6.50, 5.60, 4.70, 3.80, 2.90%. Commission reflects additional 1% promotion until 4/30/2025										
Market Value FPDA	Strategy	Rate	110% Guaranteed Return at End of Surrender	(10 YEARS) 12,12,12,12, 11, 10, 8, 6, 4, 2%	10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 90 Days Terminal Illness Effective Yr. 2 Up To 75% of AV	0-85	\$10,000	All Except: NY	8.00% 0-75
	S&P Annual P2P w/Cap Rate	8.00%								6.25% 76-80
	S&P Annual P2P w/ Performance Trigger	7.00%								4.50% 81-85
	S&P Monthly Average w/Participation	80%								
	S&P Dynamic Intraday Annual P2P Par	70%								
	S&P MARC 5 Annual P2P w/Participation	190%								
	Fixed One Year Rate	4.50%								
Remarks☞ Lower Surrender Schedule in These States AK, CT, DE, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA – 9, 9, 7, 6.50, 5.50, 4.50, 3.50, 2.50, 1.50, 0.50%. Commission reflects additional 1% promotion until 4/30/2025.										



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Market Power Bonus Index FPDA EquiTrust	Strategy	Rate	3.00% on 87.5% of Premium	(10 YEARS) 17,15,14,12,10,9,7,5,3,1% in AK,CT,DE,ID,IL,MN,MT,NJ,NV,OH,OK,OR,PA,TX,UT,VT,WA	10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 90 Days Terminal Illness Effective Yr. 2 Up To 75% of AV	0-75	\$10,000	All Except: CA,NY	8.00% 0-75
	S&P Annual P2P w/Cap Rate	6.00%								
	S&P Annual P2P w/ Performance Trigger	5.00%								
	S&P Monthly Average w/Participation	65%								
	S&P Dynamic Intraday Annual P2P Par	50%								
	S&P MARC 5 Annual P2P w/Participation	140%								
	Fixed One Year Rate	3.25%								
Remarks ➡ 12% Premium Bonus Years 1-5. A longer/higher surrender schedule applies in all states other than mentioned above. Commission reflects additional 1% promotion until 4/30/2025										
MarketTen Bonus FPDA Equitrust	Strategy	Rate	3.00% on 100% of Premium	(10 YEARS) 10, 10, 10, 10, 8 ⁵⁰ , 7, 5 ⁵⁰ , 4, 3, 1 ⁵⁰ %	10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 90 Days Terminal Illness Effective Yr. 2 Up To 75% of AV	0-80	Non-Qual. \$10,000 Qual. \$5,000	All Except: NY	8.00% 0-75 6.25% 76-80
	S&P Annual P2P w/Cap Rate	6.00%								
	S&P Annual P2P w/ Performance Trigger	5.00%								
	S&P Monthly Average w/Participation	65%								
	S&P Dynamic Intraday Annual P2P Par	50%								
	S&P MARC 5 Annual P2P w/Participation	140%								
	Fixed One Year Rate	3.25%								
Remarks ➡ 8% Fully Vested Premium Bonus in Years 1 – 5. Strongest minimum guarantee – 3.00% on 100% of Premium. No Cost ROP included. Commission reflects additional 1% promotion 4/30//2025										
Market Bonus Edge FPDA EquiTrust	Strategy	Rate	3.00% on 87.5% of Premium	(10 YEARS) 16, 14.5,13, 11.5,9.5,8, 6.5,5,3,1%	10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 90 Days Terminal Illness Effective Yr. 2 Up To 75% of AV	0-80	\$10,000	All Except: MN, NY, OR,PA,TX	8.00% 0-75 6.25% 76-80
	S&P Annual P2P w/Cap Rate	3.50%								
	S&P Annual P2P w/ Performance Trigger	3.00%								
	S&P Monthly Average w/Participation	40%								
	S&P Dynamic Intraday Annual P2P Par	30%								
	S&P MARC 5 Annual P2P w/Participation	85%								
	Fixed One Year Rate	2.00%								
Remarks ➡ 20% Premium Bonus – 8% Of Premium Years 1, Plus 4% Of Accumulation Value On First Three Contract Anniversaries.										



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Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
MarketEarly Income Index FPDA EquiTrust	Strategy	Rate	3.00% on 87.5% of Premium	(10 YEARS) 9,8,7,6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0,.5%	10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 90 Days Terminal Illness Effective Yr. 2 Up To 75% of AV IBR with Chronic Illness Doubler	45-80	\$10,000	All Except: NY	8.00% 0-75 6.25% 76-80
	S&P Annual P2P w/Cap Rate	4.50%								
	S&P Annual P2P w/ Performance Trigger	3.50%								
	S&P Dynamic Intraday Annual P2P Par	45%								
	S&P MARC 5 Annual P2P w/Participation	125%								
	Fixed One Year Rate	2.75%								
Remarks ➡	15% Benefit Base Bonus On Year 1 Premiums, Compounded 7% Annually For Years 1-5, 4% Annually For Years 6-10. Income May Begin After First Contract Year. Rider Fee 1.25% of AV.									
MarketFuture Income Index FPDA EquiTrust	Strategy	Rate	3.00% on 87.5% of Premium	(10 YEARS) 9,8,7,6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0,.5%	10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 90 Days Terminal Illness Effective Yr. 2 Up To 75% of AV IBR with Chronic Illness Doubler	40-80	\$10,000	All Except: NY	8.00% 0-75 6.25% 76-80
	S&P Annual P2P w/Cap Rate	5.00%								
	S&P Annual P2P w/ Performance Trigger	4.00%								
	S&P Dynamic Intraday Annual P2P Par	50%								
	S&P MARC 5 Annual P2P w/Participation	135%								
	Fixed One Year Rate	3.00%								
Remarks ➡	10% Benefit Base Bonus on Yr.1 Premiums, Compounded 8% Annually For Up To 10 Years. Rider Fee 1.25% of Accumulation Value Commission reflects additional 1% promotion 4/30//2025									
Bridge LTC Annuity FPDA EquiTrust	Strategy	Rate	3.00% on 87.5% of Premium	(10 YEARS) 9,8,7,6.5, 5.5, 4.5, 3.5, 2.5, 1.5, 0,.5%	10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 90 Days Terminal Illness Effective Yr. 2 Up To 75% of AV	55-80	\$50,000 Non-Qualified Funds Only	All Except: CA,IN,NY	10.00% 0-75 7.75% 76-80
	S&P Annual P2P w/Cap Rate	8.00%								
	S&P Annual P2P w/ Performance Trigger	4.00%								
	S&P Monthly Average w/Participation	80%								
	S&P MARC 5 Annual P2P w/Participation	145%								
	Fixed One Year Rate	4.50%								
Remarks ➡	Bridge Is A PPA Compliant Indexed Annuity Designed To Provide Tax-LTC Benefits By Leveraging The Premium. Bridge Is A Unique PPA Compliant Annuity Because It Offers An Indemnity Benefit And Is Built On An Indexed Annuity Which Can Also Provide Accumulation Potential. Commission reflects additional 1% promotion 4/30//2025									



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<div>Wealth Choice Bonus</div> <div>Guaranty Income Life</div>	Strategy	Rate	3.00% on 87.5% of Premium	(10 YEARS) 10,9,8,7,6,5,4,3,2,1%	10% of Deposits Yr. 1 10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-80	\$20,000	All Except AK,HI, ME,NY	<div>6.50%</div> <div>0-74</div> <div>4.00%</div> <div>75-80</div>
	S&P Annual P2P w/Cap Rate	6.50%								
	S&P Annual P2P w/Participation	25%								
	S&P Annual P2P w/ Performance Trigger	5.30%								
	S&P 500 Dynamic Intraday TCA w/Cap	8.00%								
	Fixed One Year Rate	3.00%								
	10% Premium Bonus									
<div>Wealth Choice 5</div> <div>Guaranty Income Life</div>	Strategy	Rate	3.00% on 87.5% of Premium	(5 YEARS) 9,8,7,6,5%	10% of Deposits Yr. 1 10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-90	\$20,000	All Except AK,HI, ME,NY	<div>3.00%</div> <div>0-74</div> <div>1.75%</div> <div>75-90</div>
	S&P Annual P2P w/Cap Rate	10.75%								
	S&P Annual P2P w/Participation	45%								
	S&P Annual P2P w/ Performance Trigger	7.00%								
	S&P 500 Dynamic Intraday TCA w/Cap	12.75%								
	Fixed One Year Rate	5.00%								
<div>Wealth Choice 7</div> <div>Guaranty Income Life</div>	Strategy	Rate	3.00% on 87.5% of Premium	(7 YEARS) 9,8,7,6,5,4,3%	10% of Deposits Yr. 1 10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-90 A80 if Income Rider Elected	\$20,000	All Except AK,HI, ME,NY	<div>4.50%</div> <div>0-74</div> <div>2.25%</div> <div>75-90</div>
	S&P Annual P2P w/Cap Rate	10.75%								
	S&P Annual P2P w/Participation	45%								
	S&P Annual P2P w/ Performance Trigger	7.10%								
	S&P 500 Dynamic Intraday TCA w/Cap	13.00%								
	Fixed One Year Rate	6.00%								
<div>Wealth Choice 10</div> <div>Guaranty Income Life</div>	Strategy	Rate	3.00% on 87.5% of Premium	(10 YEARS) 10,9,8,7,6,5,4,3,2,1%	10% of Deposits Yr. 1 10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-80	\$20,000	All Except AK,HI, ME,NY	<div>6.50%</div> <div>0-74</div> <div>4.00%</div> <div>75-80</div>
	S&P Annual P2P w/Cap Rate	8.50%								
	S&P Annual P2P w/Participation	40%								
	S&P Annual P2P w/ Performance Trigger	6.70%								
	S&P 500 Dynamic Intraday TCA w/Cap	11.00%								
	Fixed One Year Rate	7.00%								

Remarks ☎

All Guaranty Income Life products are cross border friendly with New York. Highly competitive income rider for immediate income and in JOINT INCOME situations. Strong value when both Accumulation and Income are the objective. **Fixed rate strategy can never be less than 3.00%!**



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Safe Income Advantage FPDA Fidelity & Guaranty	Strategy	Rate	1.00% on 87.50% of Premium	(10 YEARS) 12,11,10,9,8, 7,6,5,4,3%	10% of Account Value Yrs. 2+ No Penalty For RMD	Applies To: Nursing Home Effective Yr. 2 60 Days Confine Home Health Effective Yr. 2 2 of 6 ADLs Terminal Illness Effective Yr. 2	0-80	\$10,000	All Except: AL,CT,ID,IN MN,MS,NY, OR,PA,VT, WA	7.00% 0-75 5.00% 76-80
	S&P Annual P2P w/Cap Rate	2.50%								
	S&P Monthly P2P w/Cap Rate	1.00%								
	Black Rock Market Advantage P2P w/Participation	50%								
	Balanced Asset 5 1-Yr. P2P w/Participation	120%								
	Fixed One Year Rate	2.00%								
Remarks➡ Income Rider rolls-up at 7.20% compounded for 10 Years. Top competitor for INCOME IMMEDIATELY.										
Accumulator Plus 7 FPDA Fidelity & Guaranty	Strategy	Rate	1.00% on 87.50% of Premium	(7 YEARS) 9,9,8,7,6,5,4%	10% of Account Value Yrs. 2+ No Penalty For RMD	Applies To: Nursing Home Effective Yr. 2 Minimum Confinement: 60 Days Terminal Illness Effective Yr. 2	0-85	\$10,000	All Except: AL,CT,MS, NY	5.50% 0-75 4.50% 76-80 3.50% 81-85
	S&P Annual P2P w/Cap Rate	7.75%								
	S&P Monthly P2P w/Cap Rate	2.50%								
	S&P Annual P2P w/ Performance Trigger	5.75%								
	Morgan Stanley US Equity Allocator Annual P2Pw/Participation	75%								
	GS Global Factor Annual P2P w/Participation	185%								
	Fixed One Year Rate	3.75%								
Accumulator Plus 10 Fidelity & Guaranty	Strategy	Rate	1.00% on 87.50% of Premium	(10 YEARS) 12,11,10,9,8, 7,6,5,4,3%	10% of Account Value Yrs. 2+ No Penalty For RMD	Applies To: Nursing & Home Care Effective Yr. 2 Minimum Confinement: 60 Days Terminal Illness Effective Yr. 2	0-85	\$10,000	All Except: AL,CT,MS, NY	7.50% 0-75 5.25% 76-80 4.00% 81-85
	S&P Annual P2P w/Cap Rate	8.00%								
	S&P Monthly P2P w/Cap Rate	2.55%								
	S&P Annual P2P w/ Performance Trigger	6.00%								
	Morgan Stanley US Equity Allocator Annual P2Pw/Participation	80%								
	GS Global Factor Annual P2P w/Participation	190%								
	Fixed One Year Rate	3.75%								



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Product	Strategy Specifications			Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions
<div>Fore Accumulation II</div> <div>7 Years SPDA</div> <div>Global Atlantic</div>	Strategy	<\$100k	>\$100k	1.00% on 87.5% of Premium	(7 YEARS) 9,8,7,6,5,4,3%	10% of Account Value Begin Yr 1 No Penalty For RMD	Applies To: Nursing Home Minimum Confinement 90 Day Effective Yr. 1 Terminal Illness Effective Yr. 2	0-85	\$25,000	All Except: NY	<div>5.00%</div> <div>0-80</div> <div>2.50%</div> <div>81-85</div>
	S&P Annual P2P w/Cap Rate	10.00%	10.25%								
	S&P Annual P2P w/Cap Lock	8.25%	8.25%								
	S&P Annual P2P w/Performance Trigger	7.85%	8.10%								
	PIMCO Balanced Annual P2P w/Participation	210%	215%								
	Fixed One Year Rate	4.60%	4.70%								
Remarks ➡ Optional Death Benefit Rider rolls-up 7% simple for 15 years, lump sum payout.											
<div>Fore Accumulation II</div> <div>10 Years SPDA</div> <div>Global Atlantic</div>	Strategy	<\$100k	>\$100k	1.00% on 87.5% of Premium	(10 YEARS) 9,9,8,7,6,5,4,3,2,1%	10% of Account Value Begin Yr 1 No Penalty For RMD	Applies To: Nursing Home Minimum Confinement 90 Day Effective Yr. 1 Terminal Illness Effective Yr. 2	0-85	\$25,000	All Except: NY	<div>7.00%</div> <div>0-80</div> <div>4.00%</div> <div>81-85</div>
	S&P Annual P2P w/Cap Rate	9.50%	9.75%								
	S&P Annual P2P w/Cap Lock	7.75%	7.75%								
	S&P Annual P2P w/Performance Trigger	8.00%	8.25%								
	PIMCO Balanced Annual P2P w/Participation	210%	215%								
	Fixed One Year Rate	4.90%	5.00%								
Remarks ➡ Optional Death Benefit Rider rolls-up 7% simple for 15 years, lump sum payout.											
<div>Fore Income II SPDA</div> <div>Global Atlantic</div>	Strategy	Rate		1.00% on 87.5% of Premium	(10 YEARS) 9,9,8,7,6,5,4,3,2,1%	10% of Account Value Begin Yr 1 No Penalty For RMD	Applies To: Nursing Home Minimum Confinement 90 Day Effective Yr. 1 Terminal Illness Effective Yr. 2	50-85	\$25,000	All Except: NY	<div>7.00%</div> <div>50-80</div> <div>2.50%</div> <div>81-85</div>
	S&P Annual P2P w/Cap Rate	4.50%									
	S&P Annual P2P w/Performance Trigger	3.75%									
	PIMCO Balanced Index Annual P2P w/Participation	110%									
	Franklin Templeton U.S. Index 2-Year P2P w/Spread	0.50%									
	One Year Fixed Rate	2.90%									
Remarks ➡ 15% simple roll-up that continue for 20 years or UNTIL income rider is triggered; whichever comes first											



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Income 150+SE SPDA Global Atlantic	Strategy	<\$100k	>\$100k	1.00% on 87.5% of Premium	(10 YEARS) 10,9,8,7,6,5,4,3,2,1%	10% of Account Value Yrs. 2+ No Penalty For RMD	Applies To: Nursing Home Effective Yr. 2 Terminal Illness Effective Yr. 2	55-86	\$10,000	All Except: NY	7.00% 55-75 3.50% 76-85								
	S&P Annual P2P w/Cap Rate	3.25%	3.50%																
	S&P Annual P2P w/Performance Trigger	3.00%	3.25%																
	PIMCO Balanced Annual P2P w/Participation	80%	90%																
	Franklin Templeton U.S. Index Annual P2P w/Participation	55%	65%																
	Fixed One Year Rate	2.25%	2.50%																
	Remarks ➡ Income Rider delivers a 20% income boost year 1, then a boost of 7.50% years 2 to 5. Excellent option for immediate income.																		
Benefit Solutions 10 SPDA North American	Strategy	Rate		1.00% on 87.5% of Premium	(10 YEARS) 10,10,9,9,8,8,7,6,4,2%	5% of Account Value Yrs 2+. Cumulative to 10% After Yr 2. No Penalty For RMD Systematic W/D From Fixed Rate Immediate	100% Free Withdrawal Applies To: Qualified Care Facility Eff. Yr. 2 Minimum Confinement: 90 Days	40-79	\$20,000	All Except: NY Multiplier Not Approved In CA	7.00% 0-75 5.25% 76-79								
	S&P Annual P2P w/Cap Rate	5.00%																	
	S&P Monthly P2P w/Cap Rate	1.85%																	
	S&P MARC 5 Annual P2P w/Participation	90%																	
	Fixed One Year Rate	2.30%																	
	Remarks ➡ Income Rider delivers a 25% income boost year 1. Excellent option for immediate income.																		
	Performance Choice 8 FPDA North American	Strategy	Rate									1.00% on 87.5% of Premium	(8 YEARS) 10,10,10,10,9,8,5,3%	10% of Account Value Yrs. 2+. No Penalty For RMD Systematic W/D From Fixed Rate Immediate	Additional 10% Free Withdrawal Applies To: Skilled Nursing Facility Hospital Eff. Yr. 2 Minimum Confinement: 90 Days	0-85	\$20,000	All Except: NY	5.25% 0-75 3.93% 76-79 2.62% 80-85
S&P Annual P2P w/Cap Rate		7.50%																	
Fidelity Multi Factor Annual P2P w Participation		115%																	
Fidelity Multi Factor 2-Year P2P w Participation		170%																	
S&P MARC 5 Annual P2P w/Participation		110%																	
Fixed One Year Rate		3.00%																	



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CharterPlus 10 FPDA North American	Strategy	Rate	1.00% on 87.5% of Premium	(10 YEARS) 10,10,9,9,8,8,7,6,4,2%	10% of Account Value Yrs. 2+ No Penalty For RMD Systematic W/D From Fixed Rate Immediate	100% Free Withdrawal Applies To: Qualified Care Facility Eff. Yr. 2 Minimum Confinement: 90 Days	0-79	\$20,000	All Except: NY	7.00% 0-75 5.25% 76-79
	S&P Annual P2P w/Cap Rate	5.75%								
	S&P Monthly P2P w/Cap Rate	1.25%								
	S&P MARC 5 Annual P2P w/Participation	75%								
	S&P MARC 5 Annual P2P w/Participation	105%								
	Fixed One Year Rate	2.65%								
	10% Premium Bonus +2% Limited Time									
	Remarks ➡ Premium Bonus is applied to all deposits during the first 3 contact years. 7% PREMIUM BONUS FOR DEPOSITS LESS THAN \$75,000 – 16% Premium Bonus with EBR									
CharterPlus 14 FPDA North American	Strategy	Rate	1.00% on 87.5% of Premium	(14 YEARS) 12,12,11,11,10,9,8,7,6,5,4,3,2,1%	10% of Account Value Yrs. 2+ No Penalty For RMD Systematic W/D From Fixed Rate Immediate	100% Free Withdrawal Applies To: Qualified Care Facility Eff. Yr. 2 Minimum Confinement: 90 Days	0-75 0-52 (California)	\$20,000	All Except: AK,CT,DE, HI, MN,MO,NH, NJ,NV,OH, OK,OR,PA, SC,TX,UT, VA,WA	7.00% 0-75
	S&P Annual P2P w/Cap Rate	6.50%								
	S&P Monthly P2P w/Cap Rate	1.45%								
	S&P MARC 5 Annual P2P w/Participation	85%								
	S&P MARC 5 Annual P2P w/Participation	120%								
	Fixed One Year Rate	2.75%								
	13% Premium Bonus +2% Limited Time									
	Remarks ➡ Premium Bonus is applied to all deposits during the first 3 contact years. 9% PREMIUM BONUS FOR DEPOSITS LESS THAN \$75,000 – 21% Premium Bonus with EBR									



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Versa Choice FPDA 										



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Performance Elite 7 SPDA			1.00% on 87.5% of Premium	(7 YEARS) 9, 8. ⁸ , 7. ⁹ , 6. ⁹ , 5. ⁹ , 5, 4%	10% of Account Value Begin Yr 1 No Penalty For RMD	Applies To: Nursing Home Hospital Eff. Yr. 2 Minimum Confinement: 60 Days Confinement Must Begin After Yr. 1 (not available in CA and MA)	0-83	\$25,000 \$10,000 In AK, HI, IL, I N, MD, MN, MO, NJ, OH , OR, PA , SC, UT, W AS	All Except: NY	5.00% 0-70 4.50% 71-75 3.50% 76-80 3.00% 81-83							
	StrategyRate																
	S&P Annual P2P Cap8.25%																
	S&P FC Volatility Control 1 Year, No Cap W Part. Rate85%																
	AI Powered US Equity Index 1 Year, No Cap W Part. Rate155%																
	AI Powered US Equity Index 2 Year, No Cap W Part. Rate200%																
	BNP Paribus MAD5 Index 1 Year, No Cap W Part. Rate190%																
	BNP Paribus MAD5 Index 2 Year, No Cap W Part. Rate260%																
	NASDAQ FC Index 1 Year, No Cap W Part Rate115%																
	NASDAQ FC Index 2 Year, No Cap W Part Rate175%																
Athene	Fixed Rate4.30%																
Remarks ➡ Optional Rider (a) adds a 5% premium bonus% (b) allows cumulative withdrawals to 20% (d) adds Return Or Premium beginning year 5. Cost is .95bps.																	
Performance Elite 10 Select SPDA			1.00% on 87.50% of Premium	(10 YEARS) 8. ³⁰ , 8, 7. ¹⁰ , 6. ²⁰ , 5. ³⁰ , 4. ⁴⁰ , 3. ⁵⁰ , 2. ⁶⁰ , 1. ⁶⁰ , 0. ^{9%}	5% of Account Value Yrs 2+ No Penalty For RMD	Applies To: Nursing Home Hospital Eff. Yr. 2 Minimum Confinement: 60 Days Confinement Must Begin After Yr. 1	0-78	\$25,000	AK, CT, DE, ID, MN, NJ, NV, OK, OR, PA, SC, UT, TX, WA	7.00% 0-70 6.50% 71-75 5.50% 76-80							
	StrategyRate																
	S&P Annual P2P w/Cap Rate5.75%																
	S&P FC Vol. Control Annual P2P w/Participation62%																
	BNP Paribas MAD 5 Index Annual P2P w/Participation135%																
	BNP Paribas MAD 5 Index 2-Year P2P w/Participation190%																
	NASDAQ FC Index 1 Year, No Cap W Part Rate80%																
	NASDAQ FC Index 2 Year, No Cap W Part Rate125%																
	AI Powered US Equity Index 1 Year, No Cap W Part. Rate110%																
	AI Powered US Equity Index 2 Year, No Cap W Part. Rate145%																
	Fixed One Year Rate3.00%																
	13% Premium Bonus																
	Athene																
Remarks ➡ 13% Premium Bonus. Optional Rider (a) increases premium bonus to 16% (b) increases liquidity to 10% per year, including year 1 (c) allows cumulative withdrawals to 20% (d) adds Return of Premium beginning year 5. Cost is .95bps.																	



Where Exceptional Products And Discriminating Advisors Connect

Product	Strategy Specifications			Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
OptiBlend 5 Lincoln Financial	Strategy	<\$100k	>\$100k	1.00% on 87.5% of Premium	(5 YEARS) 9,8,7,6,5%	10% of Account Beginning Year 1 No Penalty For RMD	Applies To: Nursing Facility Hospital Eff. Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-85	\$10,000	All Except: NY	3.25% 0-74
	S&P Annual P2P w/Cap Rate	7.00%	8.00%								2.40% 75-79
	S&P Annual Performance Trigger	6.75%	7.75%								1.40% 80-84
	S&P Annual P2P w/Part	45%	55%								0.70% 85
	S&P 500 10% Daily Risk Control Performance Trigger Cap Lock	8.25%	9.50%								
	BlackRock Dynamic Allocation Annual P2P w/Participation	150%	175%								
	Fixed One Year Rate	3.40%	4.25%								
Remarks ➡ Short 5-year surrender. Unique Performance Trigger Strategy credits stated rate when S&P is flat or up year over year.											
OptiBlend 7 Lincoln Financial	Strategy	<\$100k	>\$100k	1.00% on 87.5% of Premium	(7 Years) 9,8,7,6,5,4,3%	10% of Account Beginning Year 1 No Penalty For RMD	Applies To: Nursing Facility Hospital Eff. Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-85	\$10,000	All Except: NY	4.50% 0-74
	S&P Annual P2P w/Cap Rate	8.00%	9.75%								3.00% 75-79
	S&P Annual Performance Trigger	6.75%	8.00%								1.75% 80-84
	S&P Annual P2P w/Part	45%	60%								0.75% 85
	S&P 500 10% Daily Risk Control Performance Trigger Cap Lock	8.50%	10.00%								
	BlackRock Dynamic Allocation Annual P2P w/Participation	175%	200%								
	Fixed One Year Rate	4.00%	4.70%								
Remarks ➡ Unique Performance Trigger Strategy credits stated rate when S&P is flat or up year over year.											



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Product	Strategy Specifications			Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
OptiBlend 10				1.00% on 87.5% of Premium	(10 YEARS) 9,9,8,7,6, 5,4,3,2,1%	10% of Account Beginning Year 1 No Penalty For RMD	Applies To: Nursing Facility Hospital Eff. Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-80	\$10,000	NY	7.00% 0-74 4.00% 75-79 1.75% 80
	Strategy	<\$100k	>\$100k								
	S&P Annual P2P w/Cap Rate	8.50%	10.25%								
	S&P Annual Performance Trigger	7.00%	8.25%								
	S&P Annual P2P w/Part	55%	62%								
	S&P 500 10% Daily Risk Control Performance Trigger Cap Lock	8.65%	10.15%								
	BlackRock Dynamic Allocation Annual P2P w/Participation	175%	200%								
	Fixed One Year Rate	4.10%	4.75%								
Lincoln Financial											
Remarks	Unique Performance Trigger Strategy credits stated rate when S&P is flat or up year over year.										